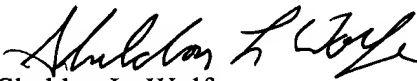


Applicants are providing a marked-up version of the amendments to the end of this document.

Applicants submit that claims 1-9 and 17-32 are allowable. Entry of the Preliminary Amendment and allowance of the application are respectfully requested.

The undersigned is available for telephone consultation at any time during normal business hours.

Respectfully submitted,



Sheldon L. Wolfe

Reg. No. 43,996

Docket No.: 25213-9023-01

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**AMENDED CLAIMS
MARKED-UP VERSION**

3. (Amended) A method as set forth in claim 1 and further comprising the [act] acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

8. (Amended) A method as set forth in [claims] claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

17. (Amended) A system for automatically evaluating a financial account applicant, the system comprising:

a system server including a software program for evaluating applicant credit bureau [information] data and applicant account information;

a credit bureau database connected to the system server for providing credit bureau data to the software program;

a financial account database connected to the system server for providing [financial] applicant account information to the software program; and

a financial institution computer connected to the system server to provide applicant information to the system server thereby allowing the system server to retrieve applicant credit bureau [information] data and applicant [financial] account information and evaluate whether to open the account for the applicant.

AMENDED SPECIFICATION
MARKED-UP VERSION

On page 1, please delete the first full paragraph and replace with:

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This application claims the benefit under 35 U.S.C. § 119 of U.S. Provisional Application No. 60/168,272, entitled METHOD AND APPARATUS FOR USE IN ENTERING FINANCIAL DATA INTO AN ELECTRONIC DEVICE, filed on December 1, 1999; U.S. Provisional Application No. [06/168,276] 60/168,276, entitled METHOD AND APPARATUS FOR AN ELECTRONIC CHECK PAYMENT SYSTEM, filed on December 1, 1999; U.S. Provisional Application No. 60/168,273, entitled METHOD AND APPARATUS FOR PROVIDING ONLINE FINANCIAL ACCOUNT SERVICES, filed on December 1, 1999[;], and U.S. Provisional Application No. 60/213,367, entitled SOFTWARE PROGRAM, filed on June 23, 2000.

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